

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently amended) A method ~~for making a payment to a payee on behalf of a payor,~~ comprising:

receiving a payment request to pay a payee on behalf of a payor;

determining an order of preferences, wherein the preferences include at least two of a cost of processing preference, a risk of processing preference, or a speed of processing preference;

evaluating a plurality of debit/credit combinations based at least in part on a first preference in the order of preferences to determine a best debit/credit combination, wherein each of the plurality of debit/credit combinations is capable of effecting payment selecting, based upon the received payment request, one processing parameter from at least two of a speed of processing parameter, a cost of processing parameter, and a risk of processing parameter associated with completing the payment; and

effecting payment in accordance with the best debit/credit combination ~~one selected processing parameter.~~

2. (Currently amended) The method of claim 1, wherein the order of preferences is determined ~~one processing parameter is selected~~ based upon at least one of i) the identity of the payor or ii) ; ii) the identity of the payee, iii) an amount of the payment, iv) the identity of a consumer service provider with which the payor is associated, and v) information associated with one or more prior payments to the payee paid on behalf of the payor.

3. (Currently amended) The method of claim 1, wherein each of the preferences ~~at least two processing parameters~~ is associated with a priority, and further comprising:

identifying one of the preferences ~~at least two processing parameters~~ having a highest of the associated priorities;

wherein the first preference in the order of preferences ~~selected one parameter~~ is the identified preference ~~one parameter~~ having the highest associated priority.

4. (Currently amended) The method of claim 3, wherein:

the payment request is received by a payment service provider; and  
the associated priority of each of the preferences ~~at least two processing parameters~~ is determined by at least one of i) the payor, ii) a consumer service provider with which the payor is associated, and ii) the payment service provider.

5. (Currently amended) The method of claim 4, wherein:

~~the at least two processing parameters include the speed of processing parameter, the cost of processing parameter, and the risk of processing parameter;~~

if the payor determines the associated priority of a preference ~~processing parameter~~, the payor determines the associated priority of the speed of processing preference ~~parameter~~ and the associated priority of the cost of processing preference ~~parameter~~, but not the associated priority of the risk of processing preference ~~parameter~~;

if a consumer service provider determines the associated priority of a preference ~~processing parameter~~, the consumer service provider determines the associated priority of each of the speed of processing preference ~~parameter~~, cost of processing preference ~~parameter~~, and risk of processing preference ~~parameter~~; and

if the payment service provider determines the associated priority of a preference ~~processing parameter~~, the payment service provider determines the associated priority of each of the speed of processing preference ~~parameter~~, cost of processing preference ~~parameter~~, and risk of processing preference ~~parameter~~.

6. (Currently amended) The method of claim 3, wherein the payment request is received by a payment service provider, and further comprising:

determining if a consumer service provider associated with the payor has determined a  
the associated priority of the preferences ~~at least two processing parameters~~;

wherein, if it is determined that the consumer service provider has determined the associated priority of each of the preferences ~~at least two processing parameters~~, the one identified preference ~~processing parameter~~ is the preference ~~processing parameter~~ having the highest priority as determined by the consumer service provider; and

wherein, if it is determined that the consumer service provider has not determined the associated priority of each of the preferences ~~at least two processing parameters~~, the one identified preference ~~processing parameter~~ is the preference ~~processing parameter~~ having the highest priority as determined by the payment service provider.

7. (Currently Amended) The method of claim 6, wherein the preferences ~~at least two processing parameters~~ include the speed of processing preference ~~parameter~~, the cost of processing preference ~~parameter~~, and the risk of processing preference ~~parameter~~, and further comprising:

determining if the payor has determined the associated priority of the speed of processing preference ~~parameter~~ and the associated priority of cost of processing preference ~~parameter~~;

wherein, if it is determined that the consumer service provider has determined the associated priority of each processing preference ~~parameter~~ and that the payor has determined the associated priority of the speed of processing preference ~~parameter~~ and the cost of processing preference ~~parameter~~, the one identified preference ~~processing parameter~~ is the preference ~~processing parameter~~ having the highest associated priority as determined by at least one of the consumer service provider and the payor; and

wherein, if it is determined that the consumer service provider has not determined the associated priority of each preference ~~processing parameter~~ and that the payor has determined the associated priority of the speed of processing preference ~~parameter~~ and the cost of processing preference ~~parameter~~, the one identified preference ~~processing parameter~~ is the preference ~~processing parameter~~ having the highest associated priority as determined by at least one of the payment service provider and the payor.

8. (Currently amended) The method of claim 1, wherein each of the preferences ~~at least two processing parameters~~ is associated with a priority, and further comprising:

identifying one of the preferences ~~at least two processing parameters~~ having a highest of the associated priorities;

determining those of a plurality of debit/credit combinations available to effect payment in accordance with the one identified preference ~~processing parameter~~; wherein, if only one of the plurality of debit/credit combinations is determined to be available, the first preference ~~selected processing parameter~~ is the one identified preference ~~processing parameter~~ and the payment is effected by the one debit/credit combination.

9. (Currently amended) The method of claim 1 8, wherein each of the plurality of debit/credit combinations is associated with a rank for each of the preferences ~~at least two processing parameters~~, and further comprising:

~~if more than one of the plurality of debit/credit combinations is determined to be available, identifying one of the more than one available~~ debit/credit combinations having a highest rank associated with the first preference, wherein the first preference has the highest priority of the preferences ~~the one identified processing parameter; and~~

~~wherein the selected processing parameter is the one identified processing parameter and the payment is effected by the best debit/credit combination is the~~ one identified debit/credit combination.

10. (Currently amended) The method of claim 1 9, wherein, each of the plurality of debit/credit combinations is associated with a rank for each of the preferences and wherein the plurality of debit/credit combinations is a first plurality of debit/credit combinations, wherein the first plurality of debit/credit combinations is a subset of a second plurality of debit/credit combinations; and

~~if none of more than one the first plurality of~~ debit/credit combinations ~~determined to be available~~ is identified as having a highest rank associated with the first preference ~~one identified processing parameter having the highest priority, the best debit/credit combination is selected based on a second preference in the order of preferences~~ ~~processing parameter is a processing parameter other than the one identified processing parameter having the highest priority.~~

11. (Currently amended) method of claim 1, further comprising:  
selecting a form of payment based upon the best debit/credit combination selected  
~~processing parameter~~;  
wherein the payment is effected in the selected form.
12. (Original) The method of claim 11, wherein the selected form of payment is one of i) a draft drawn on a deposit account associated with the payor, ii) a check drawn on a deposit account other than the payor deposit account, and iii) an electronic funds transfer drawn on a deposit account other than the payor deposit account.
13. (Currently amended) A system ~~for making a payment to a payee on behalf of a payor~~, comprising:  
a communications interface configured to receive a payment request to pay a payee on behalf of a payor; and  
a processor configured to i) determine an order of preferences, wherein the preferences include at least two of a cost of processing preference, a risk of processing preference, or a speed of processing preference, ii) evaluating a plurality of debit/credit combinations based at least in part on a first preference in the order of preferences to determine a best debit/credit combination, wherein each of the plurality of debit-credit combinations is capable of effecting payment ~~select~~, ~~based upon the received payment request, one processing parameter from at least two of a speed of processing parameter, a cost of processing parameter, and a risk of processing parameter associated with making the payment;~~ and iii) to cause payment to be effected in accordance with the best debit-credit combination ~~one selected processing parameter~~.
14. (Currently amended) The system of claim 13, wherein the plurality of debit/credit combinations to be evaluated are selected ~~one processing parameter~~ is selected based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) an amount of the payment, iv) the identity of a consumer service provider with which the payor is associated, and v) information associated with one or more prior payments to the payee paid on behalf of the payor.

15. (Currently amended) The system of claim 13, wherein:  
each of the preferences ~~at least two processing parameters~~ is associated with a priority;  
the processor is further configured to i) identify one of the preferences ~~at least two processing parameters~~ having a highest of the associated priorities, wherein the first preference in the order of preferences is the identified preference and ii) ~~select the one identified parameter~~ having the highest associated priority.

16. (Currently amended) The system of claim 15, wherein:  
the payment request is received by a payment service provider; and  
the associated priority of each of the preferences ~~at least two processing parameters~~ is determined by at least one of i) the payor, ii) a consumer service provider with which the payor is associated, and ii) the payment service provider.

17. (Currently amended) The system of claim 16, wherein:  
~~the at least two processing parameters includes the speed of processing parameters, the cost of processing parameter, and the risk of processing parameter;~~  
if the payor determines the associated priority of a preference ~~processing parameter~~, the payor determines the associated priority of the speed of processing preference ~~parameter~~ and the associated priority of cost of processing preference ~~parameter~~, but not the associated priority of the risk of processing preference ~~parameter~~;  
if a consumer service provider determines the associated priority of a preference ~~processing parameter~~, the consumer service provider determines the associated priority of each of the speed of processing preference ~~parameter~~, cost of processing preference ~~parameter~~, and risk of processing preference ~~parameter~~; and  
if the payment service provider determines the associated priority of a preference ~~processing parameter~~, the payment service provider determines the associated priority of each of the speed of processing preference ~~parameter~~, cost of processing preference ~~parameter~~, and risk of processing preference ~~parameter~~.

18. (Currently amended) The system of claim 15, wherein:

the payment request is received by a payment service provider;

the processor is further configured to determine if a consumer service provider associated with the payor has determined the associated priority of the preferences ~~at least two processing parameters~~;

if it is determined that the consumer service provider has determined the associated priority of each of the preferences ~~at least two processing parameters~~, the one identified preference ~~processing parameter~~ is the preference ~~processing parameter~~ having the highest priority as determined by the consumer service provider; and

if it is determined that the consumer service provider has not determined a priority of each of the preferences ~~at least two processing parameters~~, the one identified preference ~~processing parameter~~ is the preference ~~processing parameter~~ having the highest priority as determined by the payment service provider.

19. (Currently amended) The system of claim 18, wherein:

~~the at least two processing parameters include the speed of processing parameter, the cost of processing parameter, and the risk of processing parameter;~~

the processor is further configured to determine if the payor has determined the associated priority of the speed of processing preference ~~parameter~~ and the cost of processing preference ~~parameter~~;

if it is determined that the consumer service provider has determined the associated priority of each preference ~~processing parameter~~ and that the payor has determined the associated priority of the speed of processing preference ~~parameter~~ and the cost of processing preference ~~parameter~~, the one identified preference ~~processing parameter~~ is the preference ~~processing parameter~~ having the highest associated priority as determined by at least one of the consumer service provider and the payor; and

if it is determined that the consumer service provider has not determined the associated priority of each preference ~~processing parameter~~ and that the payor has established the associated priority of the speed of processing preference ~~parameter~~ and the cost of processing preference ~~parameter~~, the one identified preference ~~processing parameter~~ is the preference ~~processing~~

parameter having the highest associated priority as determined by at least one of the payment service provider and the payor.

20. (Currently amended) The system of claim 13, wherein:

each of the ~~preferences at least two processing parameters~~ is associated with a priority; the processor is further configured to i) identify one of the ~~preferences at least two processing parameters~~ having a highest of the associated priorities, and ii) determine those of a plurality of debit/credit combinations available to effect payment in accordance with the one identified ~~preference processing parameter~~; and

if only one of the plurality of debit/credit combinations is determined to be available, the ~~first preference selected processing parameter~~ is the one identified ~~preference parameter~~ and the payment is effected by the one debit/credit combination.

21. (Currently amended) The system of claim ~~13~~ 20, wherein:

each of the plurality of debit/credit combinations is associated with a rank for each of the ~~preferences at least two processing parameters~~;

the processor is further configured to, ~~if more than one of the plurality of debit/credit combinations is determined to be available~~, identify the one of the ~~more than one available~~ debit/credit combinations having a highest rank associated with the first preference, wherein the first preference has the highest priority of the preferences one identified processing parameter; and

wherein the selected processing parameter is the one identified processing parameter and the payment is effected by the best debit/credit combination is the one identified debit/credit combination.

22. (Currently amended) The system of claim ~~13~~ 24, wherein, each of the plurality of debit/credit combinations is associated with a rank for each of the preferences and wherein the plurality of debit/credit combinations is a first plurality of debit/credit combinations, wherein the first plurality of debit/credit combinations is a subset of a second plurality of debit/credit combinations; and



if ~~none of more than one~~ the first plurality of debit/credit combination determined to be available is identified as having a highest rank associated with the first preference ~~one identified~~ processing parameter having the highest priority, the best debit/credit combination is selected based on a second preference in the order of preferences ~~processing parameter is a processing parameter other than the one identified processing parameter having the highest priority.~~

23. (Currently amended) The system of claim 13, wherein:

the processor is further configured to i) select a form of payment based upon the best debit/credit combination ~~selected processing parameter~~, and ii) cause the payment to be effected in the selected form; and

the selected form of payment is one of i) a draft drawn on a deposit account associated with the payor, ii) a check drawn on a deposit account other than the payor deposit account, and iii) an electronic funds transfer drawn on a deposit account other than the payor deposit account.